

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: John E. Shaffer, and	)	Case No. 20-20453-CMB
Michelle R. Shaffer,	)	
	)	
Debtors.	)	Chapter 13
	)	
John E. Shaffer, and	)	
Michelle R. Shaffer,	)	
	)	Document No.:
Movants,	)	
	)	Related to Document No.: 54
v.	)	
	)	Related to Claim No.: 19
Ronda J Winnecour,	)	
	)	
Chapter 13 Trustee	)	

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ Other: Notice of Mortgage Payment Change filed by Lakeview Loan Servicing,  
LLC at claim number 19.

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

- ☐ Chapter 13 Plan
- ☒ Amended Chapter 13 Plan dated November 30, 2021

is modified as follows:

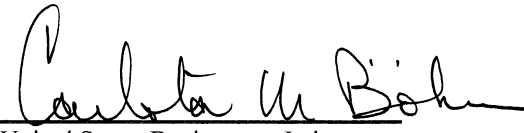
- ☒ Debtor(s) Plan payments shall be changed from **\$ 2,175.00** to **\$2,225.23** per month, effective February 23, 2023;
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: This order incorporates and implements all Notice of Payment changes filed to date at claim number 19.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

**SO ORDERED**, this 9th day of February, 2023

Dated: February 9, 2023

  
United States Bankruptcy Judge

Stipulated by:

/s/ Brian C. Thompson, Esquire  
Brian C. Thompson  
PA ID: 91197  
Thompson Law Group, P.C.  
125 Warrendale-Bayne Road, Suite 200  
Warrendale, PA 15086  
(724) 799-8404 Telephone  
(724) 799-8409 Facsimile  
[bthompson@thompsonattorney.com](mailto:bthompson@thompsonattorney.com)

FILED  
2/9/23 1:06 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

/s/James C. Warmbrodt, Esquire  
James C. Warmbrodt  
PA ID: 42524  
Attorney for Chapter 13 Trustee  
U.S. Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[jwarmbrodt@chapter13trusteewdpa.com](mailto:jwarmbrodt@chapter13trusteewdpa.com)

cc: All Parties in Interest to be served by Clerk

In re:  
John E. Shaffer  
Michelle R. Shaffer  
Debtors

Case No. 20-20453-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 09, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ John E. Shaffer, Michelle R. Shaffer, 619 Cambria Avenue, Avonmore, PA 15618-9790
15196475	+ CCB/DNTLFIRST, PO Box 182120, Columbus, OH 43218-2120
15196478	+ Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316
15196489	+ US Department of Education/GLE, 2401 International, POB 7859, Madison, WI 53707-7859

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2023 00:05:06	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 10 2023 00:04:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 09 2023 23:55:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15205410	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 09 2023 23:55:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
15196483	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 09 2023 23:55:00	RBS Citizens NA, 480 Jefferson Blvd, Warwick, RI 02886
15196474	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2023 00:04:33	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15200081	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2023 00:05:01	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15197387	+ Email/Text: bankruptcy@capvs.com	Feb 09 2023 23:56:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15196476	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 10 2023 00:04:46	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15196477	Email/Text: mrdiscen@discover.com	Feb 09 2023 23:55:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15198542	Email/Text: mrdiscen@discover.com	Feb 09 2023 23:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15203362	+ Email/Text: dplbk@discover.com	Feb 09 2023 23:56:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15196479	Email/Text: collecadminbankruptcy@fnni.com	Feb 09 2023 23:56:00	FNB Omaha, PO Box 3412, Omaha, NE 68197
15222186	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 09 2023 23:56:00	Jefferson Capital Systems LLC, Po Box 7999,

District/off: 0315-2

User: auto

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15196480	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 10 2023 00:04:49	Saint Cloud Mn 56302-9617 JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15206561	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 09 2023 23:56:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15230327	^ MEBN	Feb 09 2023 23:50:52	Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
15196481	+ Email/Text: camanagement@mtb.com	Feb 09 2023 23:56:00	M&T Mortgage, PO Box 900, Millsboro, DE 19966-0900
15204162	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 00:04:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15196482	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 00:04:34	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
15509077	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2023 00:05:02	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15196485	Email/PDF: gecsed@recoverycorp.com	Feb 10 2023 00:04:50	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15196486	+ Email/PDF: gecsed@recoverycorp.com	Feb 10 2023 00:04:49	SYNCB/JCI Home Design, C/O PO Box 965036, Orlando, FL 32896-0001
15196487	+ Email/PDF: gecsed@recoverycorp.com	Feb 10 2023 00:04:50	SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007
15196488	+ Email/PDF: gecsed@recoverycorp.com	Feb 10 2023 00:04:55	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15231880	Email/Text: ebn_bkrt_forms@salliemae.com	Feb 09 2023 23:56:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15196484	+ Email/Text: ebn_bkrt_forms@salliemae.com	Feb 09 2023 23:56:00	Sallie Mae, PO Box 3229, Wilmington, DE 19804-0229
15230200	+ Email/PDF: gecsed@recoverycorp.com	Feb 10 2023 00:04:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15196762	+ Email/PDF: gecsed@recoverycorp.com	Feb 10 2023 00:04:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15223650	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 09 2023 23:56:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15226968	Email/PDF: ebn_ais@aisinfo.com	Feb 10 2023 00:05:02	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15196490	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 10 2023 00:04:49	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
15227747	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 10 2023 00:04:49	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing LLC
cr	*+	DISCOVER PERSONAL LOANS, PO Box 30954, Salt Lake City, UT 84130-0954

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Joint Debtor Michelle R. Shaffer bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Debtor John E. Shaffer bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6